

Debtor 1 JOHN BAVARO  
NameCase number (if known) 17-15241**Fill in this information to identify the case:**Debtor 1 JOHN BAVARO

Debtor 2

(Spouse, if filing)

Unites States Bankruptcy Court for  
the:District of New Jersey

(State)

Case Number: 17-15241**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: SPECIALIZED LOAN SERVICING LLC

Court claim no. (if known):

4

Last 4 digits of any number you use to identify the debtor's account

3 8 8 9

Property Address:

38 STAR LAKE RD  
BLOOMINGDALE, NJ 07403**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

- |  |                                |
|--|--------------------------------|
| a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan):                   | (a) \$52,347.88                |
| b. Prepetition arrearage paid by the trustee:  | (b) \$52,347.88                |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | (c) SEE REGISTRY IF APPLICABLE |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$0.00                     |
| e. Allowed postpetition arrearage:   | (e) \$350.00                   |
| f. Postpetition arrearage paid by the trustee:   | + (f) \$350.00                 |
| g. <b>Total.</b> Add lines b, d, and f.  | (g) <b>\$52,697.88</b>         |

**Part 3: Postpetition Mortgage Payment**

Check one

☐

Mortgage is paid through the trustee.

☒

Mortgage is paid directly by the debtor(s).

Debtor 1

JOHN BAVARO  
Name

Case number (if known) 17-15241

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 04/05/2022

Signature

Trustee Marie-Ann Greenberg

Address 30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

Contact phone (973) 227-2840

Debtor 1

**JOHN BAVARO**  
Name

Document Page 3 of 3

Case number (if known) **17-15241**

**17-15241**

**CERTIFICATE OF SERVICE**

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

JOHN BAVARO  
36 STAR LAKE ROAD  
BLOOMINGDALE, NJ 07403

Debtor(s) Counsel:

GLENN R REISER  
LOFARO AND REISER, LLP  
20 COURT STREET  
HACKENSACK, NJ 07601

Creditor:

KML LAW GROUP P.C.  
216 HADDON AVE  
STE 406  
WESTMONT, NJ 08108

SPECIALIZED LOAN SERVICING LLC  
6200 S QUEBEC ST  
GREENWOOD VILLAGE, CO 80111

Date: 4/5/2022

/s/ CharlesDArrigo

30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550